

MOTOR VEHICLE RETAIL INSTALLMENT CONTRACT

Date: 03/11/2006

Buyer (and Co-Buyer) Name and Address

NATASHA M. BULLOCK
108 BENNETT CT, DURHAM, NC 27701**EXHIBIT 1**

Seller/ Creditor Name and Address

MILLENNIUM MAZDA HYUN KIA
4511 CHAPEL HILL BLVD
DURHAM, NC 27707

You, the Buyer (and Co-Buyer, if any), may buy the motor vehicle described below (the "Vehicle") for cash or on credit. The cash price is shown on page 2 as "Cash Price". By signing below, you represent that you have been quoted only one cash price for the Vehicle. The credit price is shown below as "Total Sale Price". By signing this Contract, you choose to buy the Vehicle on credit as described in this Contract. "We", "us" and "our" refer to the Seller shown above, and any subsequent assignee of this Contract.

New/Used	Model Year and Make	Model	Vehicle Identification Number	Primary Use For Which Purchased
Used	2006 KIA	SPECTRA-4 CYL	KNAFE121865246360	<input checked="" type="checkbox"/> Personal, Family or Household <input type="checkbox"/> Agricultural <input type="checkbox"/> Business

Trade In Year, Make and Model 2004 DODGE NEON-4 CYL

Gross Allowance \$ 11,200.00 Amount Owning \$ 10,527.19 Net Trade-In \$ 672.81

FEDERAL TRUTH IN LENDING DISCLOSURES

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate	FINANCE CHARGE The dollar amount the credit will cost you	Amount Financed The amount of credit provided to you or on your behalf	Total of Payments The amount you will have paid when you have made all scheduled payments	Total Sale Price The total cost of your purchase on credit, including your down payment of
<u>10.70 %</u>	\$ <u>7,010.97</u>	\$ <u>19,135.51</u>	\$ <u>26,196.48</u>	\$ <u>1,172.81</u>
				\$ <u>27,369.29</u>

Payment Schedule

Number of Payments	Amount of Each Payment	When Payments Are Due
72	363.84	Monthly, Beginning 04/25/2006

Prepayment: If you pay off your debt early, you will not have to pay a penalty.

Late Payment: You must pay a late charge on the part of each payment not made within 10 days after the date the payment is due. The charge is 5% of the late amount or \$6.00, whichever is less.

Security Interest: You are giving a security interest in the Vehicle being purchased.

Please read this Contract for additional information on security interests, non-payment, default, and our right to require repayment of your debt in full before the scheduled maturity date.

You promise to pay the Amount Financed shown in the Federal Truth in Lending Disclosure Box above ("TILA Box"), along with a finance charge at the Annual Percentage Rate shown in the TILA Box ("Contract Rate"). You agree to pay the charge of \$25.00 for any check or other instrument you give us that is unpaid for any reason.

☐ **VENDOR'S SINGLE INTEREST INSURANCE:** If this box is checked, insurance coverage to protect Seller's assignee from loss or damage to the Vehicle (collision and comprehensive) is required. You have the option of furnishing the required insurance through anyone you wish who is acceptable to us. By placing your initials at the end of this sentence, you have elected to purchase this coverage through Seller, and you have agreed to pay the cost of such insurance as shown in item 4(b)(i) of the ITEMIZATION OF AMOUNT FINANCED. Buyer's Initials: . This coverage is for the initial term of this Contract. Vendor's Single Interest Insurance is for our sole protection - this insurance does not protect your interest in the Vehicle. The charge for this insurance is not refundable upon prepayment of this Contract unless such a refund is required by law.

GAP PROTECTION: Optional Guaranteed Auto Protection (GAP) is not required to obtain credit. GAP protection will not be provided under this Contract unless you sign for it below and agree to pay the additional cost shown below and in item 4(c) of the ITEMIZATION OF AMOUNT FINANCED. You may obtain optional GAP protection from a person of your choice that is authorized to sell such coverage and is acceptable to us. The GAP contract issued by the provider of the protection will describe the terms and conditions of coverage in further detail. If you want GAP protection, sign below. Cost: \$600.00 Term: 72 Provider: JMA

Buyer

3/11/2006
Date

Co-Buyer

Date

NOTICES REQUIRED BY FEDERAL LAW

Used motor vehicle buyers guide. The information you see on the window form for this vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale.

Guía para compradores de vehículos usados. La información que ve en el formulario de la ventanilla para este vehículo forma parte del presente contrato. La información del formulario de la ventanilla deja sin efecto toda disposición en contrario contenida en el contrato.

NOTICE TO BUYERS FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES:

NOTICE - ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

125-2067557-DP2067558-V2067559 This is a written paper original of a contract previously held in electronic form. - Sat Mar 11 17:17:15 EST 2006

INSURANCE

YOU MAY OBTAIN INSURANCE ON THE COLLATERAL FROM A PERSON OF YOUR CHOICE THAT IS AUTHORIZED TO SELL SUCH INSURANCE AND IS ACCEPTABLE TO US.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED.

CREDIT LIFE, CREDIT DISABILITY AND OTHER OPTIONAL INSURANCE ARE NOT REQUIRED TO OBTAIN CREDIT AND WILL NOT BE PROVIDED UNLESS YOU SIGN AND AGREE TO PAY THE PREMIUM SHOWN BELOW.

The policies or certificates issued by the insurer will describe the terms and conditions in further detail. If you want any of the following insurance, please check the applicable box and sign below:

- a. ☒ Credit Life (☒ Buyer Only ☐ Joint) Term: 72 Premium \$ 699.93 Name of Insurer: JMIC
- b. ☐ Credit Disability (☐ Buyer Only ☐ Joint) Term: N/A Premium \$ N/A Name of Insurer: N/A
- c. ☐ Other Insurance Term: N/A Premium \$ N/A Name of Insurer: N/A

X [Signature]
Buyer

3/11/2006

Date

X

Co-Buyer

Date

ITEMIZATION OF AMOUNT FINANCED

1. Cash Price (Including sales tax of \$173.64, any accessories, their installation, and taxes).....	\$	17,161.64	(1)
2. Down Payment			
Cash Down Payment.....	\$	500.00	
Net Trade-In (Description on page 1).....	\$	672.81	
Total Down Payment.....	\$	1,172.81	(2)
3. Unpaid Balance of Cash Price (1 minus 2).....	\$	15,988.83	(3)
4. Amounts Paid to Others on Your Behalf			
(a) To Public Officials			
(i) License, title & registration fees.....	\$	102.75	
(ii) Filing fees.....	\$	N/A	
(iii) Taxes (not in Cash Price above).....	\$	N/A	
* (b) To Insurance Companies for:			
(i) Vendor's Single Interest Insurance.....	\$	N/A	
(ii) Credit Life Insurance.....	\$	699.93	
(iii) Credit Disability Insurance.....	\$	N/A	
(iv) <u>N/A</u>	\$	N/A	
(c) Other Charges:			
* To <u>JMA</u> for Optional Gap Protection.....	\$	600.00	
* To <u>N/A</u> for Optional Service Contract.....	\$	N/A	
* To <u>FIDELITY</u> for Optional EXTENDED WARRANTY.....	\$	1,395.00	
* To <u>N/A</u> for PRIOR LEASE/LOAN BALANCE.....	\$	N/A	
* To <u>MILLENNIUM</u> for DOC.....	\$	399.00	
* To <u>N/A</u> for <u>N/A</u>	\$	N/A	
Total Amounts Paid to Others on Your Behalf (a plus b plus c).....	\$	3,196.68	(4)
5. Amount Financed (3 plus 4).....	\$	19,185.51	(5)

*Seller may retain or receive a portion of these amounts

THE ANNUAL PERCENTAGE RATE MAY BE NEGOTIABLE WITH THE SELLER. THE SELLER MAY ASSIGN THIS CONTRACT AND RETAIN ITS RIGHT TO RECEIVE A PART OF THE FINANCE CHARGE.

NOTICE TO THE BUYER

THIS IS A CONSUMER CREDIT DOCUMENT. DO NOT SIGN THIS CONTRACT IN BLANK. YOU ARE ENTITLED TO A COMPLETED COPY OF THE CONTRACT WHEN YOU SIGN. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.

BY SIGNING BELOW, YOU ACKNOWLEDGE THAT YOU HAVE READ ALL PAGES OF THIS CONTRACT. YOU ALSO ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED IN COPY OF ALL PAGES OF THIS CONTRACT AT THE TIME YOU SIGN IT.

X [Signature]
Buyer Signs

X _____
Co-Buyer Signs

By signing below, the Seller/Creditor accepts this Contract

X MILLENNIUM MAZDA HYUN KIA

Seller: 174228-12067357-DP2067358-V2067359

By: [Signature]

Title: F&I MANAGER

This is a written paper original of a contract previously held in electronic form. - Sat Mar 11 17:17:15 EST 2006

ADDITIONAL PROVISIONS

Payments: You jointly and severally agree to make all payments when they are due according to the Payment Schedule shown in the TILA Box on page 1 of this Contract. You may prepay this Contract at any time without penalty.

Security Interest: To secure your obligations, you give us a security interest in the Vehicle, all accessions, attachments, accessories and equipment placed in or on the Vehicle and all proceeds of the Vehicle. You also give us a security interest in all money or goods received for the Vehicle and all insurance premiums, service and other contracts we finance. The security interest secures payment of all amounts you owe in this Contract and performance of your other agreements in this Contract. You will not grant anyone else a security interest, lien or any other claim to the Vehicle without our express prior written consent.

Finance Charges: This is a simple interest Contract. The finance charges you pay will depend on how you make your payments. Your actual finance charges may be more than the disclosed Finance Charges if you make your payments late or in less than the scheduled amount. We will apply payments to late charges, finance charges and to the unpaid balance of the cash price and other charges in any manner we choose unless we are required by law to apply payments in a particular order. Finance Charges are earned on a daily basis by applying the Contract Rate to the unpaid balance of the Amount Financed for the time such balance is owed. After assignment, the Seller may receive a portion of the Finance Charges.

Use of Vehicle: You must take care of the Vehicle. You must obey all laws in using it. You must keep the Vehicle in your possession at the Buyer's address shown on page 1, unless we approve another address in writing. You may not sell or rent the Vehicle while it is subject to our lien. You must keep it free from the claims of others. You will not take it out of the United States without our prior written consent. You will immediately tell us of any change in your address or the address where the Vehicle is regularly kept. You agree not to add to the Vehicle any accessories, equipment or any other property in which any other person has an ownership or security interest.

Warranties Seller Disclaims: Unless the Seller makes a written warranty, or enters into a service contract within 90 days from the date of this Contract, the Seller makes no warranties, express or implied, on the vehicle, and there will be no implied warranties of merchantability or fitness for a particular purpose. This provision does not affect any warranties covering the vehicle that the vehicle manufacturer may provide.

Vehicle Insurance: You must insure yourself and us for the term of this Contract against loss of or damage to the Vehicle with a policy in the Buyer's name acceptable to us. You will maintain comprehensive fire, theft and collision coverage, insuring the Vehicle for at least the Vehicle's fair market value. You will name us as loss payee and provide whatever evidence of insurance we request. We must approve the type and amount of insurance. If you do not maintain the required insurance, and Vendor's Single Interest insurance for the Vehicle is not in effect, we may buy substantially similar coverage at your expense. We will add the cost of such insurance to your obligations due under this Contract. You agree to pay such costs either upon our demand or in installments, subject to a finance charge at the Contract Rate. The insurance we buy may, at our option, protect only our interest, or both your interest and ours. Insurance we buy may cost substantially more than insurance you buy. We will cancel the insurance we buy if you give us satisfactory proof of insurance. Whether or not the Vehicle is insured, you will pay us all you owe under this Contract even if the Vehicle is lost, damaged beyond repair, or destroyed.

Late Charges and Returned Checks: If we receive your payment late, you agree to pay us the charge for late payments shown in the TILA Box on page 1 of this Contract, as well as any cost we pay to collect any late payment, as allowed by law. If we accept a late payment, your default is not excused and you cannot keep making payments late. You agree to pay the amount shown on page 1 of this Contract for any check or other instrument you give us that is unpaid for any reason.

Default: You will be in default if you do not make any payment in full when such payment is due. You will be in default if you gave false or misleading information on your application relating to this Contract. You will be in default if you file a bankruptcy petition or if one is filed against you. You will be in default if the Vehicle is lost, damaged beyond repair, or destroyed. You will be in default if you do not keep any other agreement in this Contract.

If you are in default, we may require you to pay at once the unpaid balance of the Amount Financed, the earned and unpaid part of the Finance Charge and all other amounts due under this Contract. We may take back (repossess) the Vehicle. We may also take items of personal property found in the Vehicle when we take back the Vehicle and hold them for you. If you do not claim them within the time required by law, we will dispose of them in a commercially reasonable manner.

We may cancel any insurance or other products or services you have purchased in this Contract and apply any refunds we receive to the amount you owe. To the extent not prohibited by applicable law, you agree to pay any attorney's fees and collection costs we incur at any time in collecting amounts you owe under this Contract, including during any bankruptcy proceedings or upon any appeal.

If we take back the Vehicle, we will sell it unless you exercise any right to cure or redeem the Vehicle that you may have under state law. The sale proceeds, less amounts we pay to take back the Vehicle, hold it, prepare it for sale, and sell it, and less our attorney's fees and legal costs if permitted by law, will be used to pay the amount you owe on this Contract. Any money left will be paid to you unless the law requires that we pay it to someone else. If the sale proceeds are not enough to pay off this Contract and costs, you will pay what is still owed (the deficiency) to us. If we repossess the Vehicle, you may be required to pay our actual costs of taking and storing the Vehicle, to the extent such charges are permitted by law. If you owe us a deficiency, you may be charged interest at the Contract Rate or the highest lawful rate until you pay us all that you owe.

We can, without notice, delay enforcing our rights or exercise only part of them without losing them, waive a right we have without waiving it for subsequent opportunities to exercise that right, and waive a right we have as to one Buyer without waiving it as to the other(s).

Assignment: You may not assign your rights in the Vehicle or under this Contract without our written permission. We may sell or assign our rights in this Contract without your permission. We may sell or assign this Contract for an amount that is more than or less than the Amount Financed.

Credit Reports: You authorize us and any person to whom this Contract may be assigned to obtain a consumer credit report on you and to investigate your credit and employment history.

Electronic Contracting Acknowledgment: You agree that this Contract is an electronic record executed by you using your electronic signature. You acknowledge and agree that, by executing this Contract with your electronic signature, you are signifying your intent to enter into this Contract and that this Contract is legally valid and enforceable in accordance with its terms to the same extent as if you had executed this Contract using your written signature.

General: Any change in this Contract must be written and signed by you and us. The law of the state of the Seller's place of business shown in this Contract applies to this Contract. If that law does not allow all the agreements in this Contract, the ones that are not allowed will be void. The rest of this Contract will still be good.

ARBITRATION: All disputes, claims, or controversies arising from or relating to this Contract or the relationships which result from this Contract, or the validity of this arbitration clause or the entire Contract, shall, at the election of either party, be resolved by binding arbitration by one arbitrator selected by you with our consent, or appointed by a court if you fail to select an arbitrator or we cannot agree upon an arbitrator. Any arbitration under this provision shall be conducted according to the rules of either the National Arbitration Forum or the American Arbitration Association. You have the right to select which of these arbitration forums to use; but if you do not make a timely selection, we may choose one. This arbitration agreement is made pursuant to a transaction in interstate commerce, and shall be governed by the Federal Arbitration Act at 9 U.S.C. Section 1, et seq. Judgment upon the award rendered may be entered in any court having jurisdiction. The parties agree and understand that they choose arbitration instead of litigation to resolve disputes. The parties understand that they have a right or opportunity to litigate disputes through a court, but that they prefer to resolve their disputes through arbitration, except as provided herein. The parties agree and understand that all disputes arising under case law, statutory law, and all other laws including, but not limited to, all contract, tort, and property disputes, will be subject to binding arbitration in accordance with this Contract. Any claim or dispute is to be arbitrated on an individual basis, and not as a class action; and, you expressly waive any right you may have to arbitrate a class action. The parties agree and understand that the arbitrator shall have all powers provided by the law and this Contract. These powers shall include all legal and equitable remedies, including, but not limited to, money damages, declaratory relief, and injunctive relief. The institution and maintenance of any action for judicial relief in a court to obtain a monetary judgment or to enforce this Contract shall not constitute a waiver of the right of any party to compel arbitration regarding any dispute or remedy subject to arbitration in this Contract. IN THE EVENT A COURT ACTION IS ELECTED TO RESOLVE A DISPUTE UNDER THIS CONTRACT, THE PARTIES VOLUNTARILY AND KNOWINGLY WAIVE ANY RIGHT THEY HAVE TO A JURY TRIAL.

STATE OF NORTH CAROLINA

MVR 191 (Rev 01/06)

CERTIFICATE OF TITLE

VEHICLE IDENTIFICATION NUMBER	YEAR MODEL	MAKE	BODY STYLE
KNAFE121865246360	2006	KIA	4S
TITLE NUMBER		TITLE ISSUE DATE	PREVIOUS TITLE NUMBER
772208040885405		04/13/2006	772812060594401

MAIL TO

WELLS FARGO AUTO FINANCE
P.O. BOX 53439
PHOENIX AZ 85072-3439

ODOMETER READING

001564

ODOMETER STATUS

TITLE BRANDS

OWNER(S) NAME AND ADDRESS

NATASHA MICHELLE BULLOCK
109 BENNETT CT
DURHAM NC 27701-1401

The Commissioner of Motor Vehicles of the State of North Carolina hereby certifies that an application for a certificate of title for the herein described vehicle has been filed pursuant to the General Statutes of North Carolina and based on that application, the Division of Motor Vehicles is satisfied that the applicant is the lawful owner. Official records of the Division of Motor Vehicles reflect vehicle is subject to the liens, if any, herein enumerated at the date of issuance of this certificate.

As WITNESS, his hand and seal of this Division of the day and year appearing in this certificate as the title issue date.

[Signature]
COMMISSIONER OF MOTOR VEHICLES

FIRST LIENHOLDER: DATE OF LIEN 03/11/2006
WELLS FARGO AUTO FINANCE
P.O. BOX 53439
PHOENIX AZ 85072

LIEN RELEASED BY:

SIGNATURE _____

TITLE _____

DATE _____

SECOND LIENHOLDER: DATE OF LIEN

LIEN RELEASED BY:

SIGNATURE _____

TITLE _____

DATE _____

THIRD LIENHOLDER: DATE OF LIEN

LIEN RELEASED BY:

SIGNATURE _____

TITLE _____

DATE _____

FOURTH LIENHOLDER: DATE OF LIEN

LIEN RELEASED BY:

SIGNATURE _____

TITLE _____

DATE _____

ADDITIONAL LIENS:

81496558

405 7164051

ANY ALTERATIONS OR ERASURES VOID TITLE

PASSENGER CARS

Clean Trade-In	Body Type	Model No.	M.S.R.P.	Weight	Loan	Clean Retail
400 Add Leather Seats					400	450
200 Add Power Door Locks (Rio)					200	225
200 Add Power Sunroof					575	650
100 Add Power Windows (Rio)					200	225
750 Deduct Theft Recovery System					100	125
625 Deduct Without Air Conditioning (Ex. Rio Base)					750	750
200 Deduct Without AT (Ex. Rio Base, Spectra LX)					625	625
2007 AMANTI-V6					200	200
Veh. Ident.: KNA(LD125)(75000001 Up.						
16675 Sedan 4D						
375 Add Infinity Stereo System						
500 Add Leather Seats						
625 Add Power Sunroof						
100 Add Theft Recovery System						
2006 RIO-4 Cyl.						
Veh. Ident.: KNA(Model)(165500001 Up.						
6000 Sedan 4D (5 Spd.)						
7475 Sedan 4D LX						
7975 Hatchback 5D SX						
2006 SPECTRA-4 Cyl.						
Veh. Ident.: KNA(Model)(165200001 Up.						
7225 Sedan 4D LX (5 Spd.)						
8300 Sedan 4D EX						
8900 Sedan 4D SX						
9000 Hatchback 5D 5						
2006 OPTIMA-4 Cyl.						
Veh. Ident.: KNA(Model)(165000001 Up.						
7725 Sedan 4D LX						
8900 Sedan 4D EX						
8625 Sedan 4D LX (V6)						
9550 Sedan 4D EX (V6)						
2006.5 OPTIMA-4 Cyl.						
Veh. Ident.: KNA(Model)(165000001 Up.						
9025 Sedan 4D LX						
9725 Sedan 4D EX						
10025 Sedan 4D LX (V6)						
10475 Sedan 4D EX (V6)						
250 Add ALUMINUM/Alloy Wheels						
(Std. Rio SX, Spectra SX/5, Optima EX/V6)						
175 Add Cruise Control (Spectra EX)						
350 Add Infinity Stereo System (Std. Optima EX)						
175 Add Leather Seats						
525 Add Power Door Locks (Rio)						
175 Add Power Sunroof (Std. 2006 Optima EX)						
100 Add Theft Recovery System						
700 Deduct Without Air Conditioning (Ex. Rio Base)						
575 Deduct Without AT (Ex. Rio Base, Spectra LX)						
175 Deduct Without Cruise Control (2006.5 Optima)						

ADJUST FOR MILEAGE - ADJUST FOR CONDITION
SOUTHEASTERN EDITION - APRIL 2008

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PASSENGER CARS

Clean Trade-In	Body Type	Model No.	M.S.R.P.	Weight	Loan	Clean Retail
2006 AMANTI-V6						
Veh. Ident.: KNA(LD124)(65000001 Up.						
13800 Sedan 4D						
325 Add Infinity Stereo System						
450 Add Leather Seats						
575 Add Power Sunroof						
100 Add Theft Recovery System						
2005 RIO-4 Cyl.						
Veh. Ident.: KNA(Model)(155500001 Up.						
5400 Sedan 4D						
6900 Wagon 5D Chco						
2005 SPECTRA-4 Cyl.						
Veh. Ident.: KNA(Model)(155200001 Up.						
6525 Sedan 4D LX						
6975 Sedan 4D EX						
7475 Sedan 4D SX						
7575 Hatchback 5D 5						
2005 OPTIMA-4 Cyl.						
Veh. Ident.: KNA(Model)(155000001 Up.						
6350 Sedan 4D LX						
7400 Sedan 4D EX						
7775 Sedan 4D LX (V6)						
8000 Sedan 4D EX (V6)						
2005 SPECTRA-4 Cyl.						
Veh. Ident.: KNA(Model)(155000001 Up.						
6350 Sedan 4D LX						
7400 Sedan 4D EX						
7775 Sedan 4D LX (V6)						
8000 Sedan 4D EX (V6)						
225 Add ALUMINUM/Alloy Wheels						
(Std. Rio Chco, Spectra SX/5, Optima EX/V6)						
150 Add Cruise Control (Std. Optima)						
300 Add Infinity Stereo System (Std. Optima EX)						
150 Add Leather Seats						
150 Add Power Door Locks (Rio)						
150 Add Power Sunroof (Std. Optima EX)						
100 Add Theft Recovery System						
650 Deduct Without Air Conditioning						
525 Deduct Without Automatic Trans.						
150 Deduct Without Power Steering						
2005 AMANTI-V6						
Veh. Ident.: KNA(LD124)(155000001 Up.						
10900 Sedan 4D						
275 Add Infinity Stereo System						
400 Add Leather Seats						
525 Add Power Sunroof						
100 Add Theft Recovery System						
2004 RIO-4 Cyl.						
Veh. Ident.: KNA(Model)(145500001 Up.						
4100 Sedan 4D						
4450 Wagon 5D Chco						
2004 SPECTRA-4 Cyl.						
Veh. Ident.: KNA(Model)(145200001 Up.						
4290 Sedan 4D						
4500 Sedan 4D LX						

ADJUST FOR MILEAGE - ADJUST FOR CONDITION
SOUTHEASTERN EDITION - APRIL 2008

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